

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Andrew D. Vinson
Debtor

Case No. 18-00596-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Jun 14, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2023:

Recip ID	Recipient Name and Address
db	+ Andrew D. Vinson, 26 Overlook Drive, Hanover, PA 17331-7923
5023463	+ Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
5442077	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
5023467	+ Rebecca Vinson, 26 Overlook Drive, Hanover, PA 17331-7923

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5023457	+ EDI: CAPITALONE.COM	Jun 14 2023 22:55:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5023458	+ Email/PDF: MerrickBKNNotifications@Resurgent.com	Jun 14 2023 19:00:53	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5023460	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 14 2023 18:57:00	Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
5073703	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 14 2023 18:57:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
5023461	+ EDI: CITICORP.COM	Jun 14 2023 22:55:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
5062508	EDI: DISCOVER.COM	Jun 14 2023 22:55:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5023462	+ EDI: DISCOVER.COM	Jun 14 2023 22:55:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
5442078	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 14 2023 18:57:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
5085369	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 14 2023 18:57:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
5023464	+ EDI: IRS.COM	Jun 14 2023 22:55:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
5023459	EDI: JPMORGANCHASE	Jun 14 2023 22:55:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
5178715	Email/Text: BankruptcyECFMail@mccalla.com	Jun 14 2023 18:57:00	Freedom Mortgage Corporation, c/o McCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5083517	Email/PDF: MerrickBKNNotifications@Resurgent.com	Jun 14 2023 19:02:01	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

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5023465	+ Email/Text: unger@members1st.org	Jun 14 2023 18:57:00	Members 1st, Attn: Collections, 5000 Louise Dr., Mechanicsburg, PA 17055-4899
5064859	EDI: AGFINANCE.COM	Jun 14 2023 22:55:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5023466	+ EDI: AGFINANCE.COM	Jun 14 2023 22:55:00	OneMain Financial, Attn: Bankruptcy Department, 601 Nw 2nd St #300, Evansville, IN 47708-1013
5080192	EDI: PRA.COM	Jun 14 2023 22:55:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5024146	+ EDI: RECOVERYCORP.COM	Jun 14 2023 22:55:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5083530	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2023 19:00:53	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
5077714	EDI: Q3G.COM	Jun 14 2023 22:55:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5023468	+ EDI: RMSC.COM	Jun 14 2023 22:55:00	Synch/Nautilus, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5023469	+ EDI: RMSC.COM	Jun 14 2023 22:55:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5023470	+ EDI: RMSC.COM	Jun 14 2023 22:55:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5023471	+ EDI: RMSC.COM	Jun 14 2023 22:55:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court;, Freedom Mortgage Corporation, c/o McCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Brian C Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWecl@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbefc@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Aurora Financial Group INC. pamb@fedphe.com, mario.hanyon@brockandscott.com
Nicholas G. Platt	on behalf of Debtor 1 Andrew D. Vinson ngp@mooney4law.com plattmr61895@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Andrew D. Vinson	Social Security number or ITIN xxx-xx-8006
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:18-bk-00596-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrew D. Vinson

By the
court:6/14/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.